

# EXHIBIT 3



Prepared for: TERI LYNN HINKLE  
Date: October 07, 2017  
Report number: 3805-1546-56

Page 1 of 2

Dear TERI LYNN HINKLE

We are responding to your request regarding your personal credit report. The address you provided has never been reported to us. To assist you, we must verify your current mailing address. Please provide the following:

- One copy of a government issued identification card, such as a driver's license, state ID card, etc. displaying your current address, and



Scan me with your smart phone  
for special offers from Experian.

- One copy of a current utility bill, bank or insurance statement, etc.

Please also include the following identification information:

- Your full name including middle initial (and generation - JR, SR, II, III)
- Social Security number
- Date of birth
- Complete addresses for the past two years

Make sure that each copy is legible and displays your name and current mailing address and the date of issue. We are unable to accept voided checks, lease agreements, magazine subscriptions or postal service forwarding orders as proof.

To protect your personal identification information, Experian does not return correspondence sent to us. Send copies of any documents you wish to provide to us and always retain your original documents. You may also submit your request or documents supporting your claim electronically at [experian.com/upload](http://experian.com/upload).

**List any information that you would like to dispute, and tell us specifically why you believe the information is not accurate.** When we complete the processing of your dispute, which may take up to 30 days (or up to 45 days for a dispute of information in a free annual credit report), we will send you the results. You may want to notify your creditors of your current address. If you previously mailed us documents supporting your dispute, you must mail them again with the above listed information.

For faster service, visit [www.experian.com/help](http://www.experian.com/help) for secure and immediate online access to your personal credit report, or call 1 (888) EXPERIAN (1 888 397-3742) to order your report for delivery by U.S. mail.

PO Box 9701  
Allen, TX 75013



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TERI LYNN HINKLE  
19 MOSSY GREEK TRAIL  
MURPHY NC 28906

-C01-P37010-I



0035467468

September 21, 2017

Dear TERI LYNN HINKLE:

Your request concerning your Equifax file or credit score has been received and we are looking forward to serving you. At this time there is a charge for the Equifax credit file and/or score.

The charge for a disclosure is \$11.50. Additional reports within 12 months are \$11.50. The charge for the credit score is \$7.95. If you have a major credit card, you may use our automated ordering system at 1-800-685-1111.

To protect the confidentiality of your file, please forward to us the items listed below.

A copy of one item in **EACH** of the categories below is needed in order to verify your identification and address. The item you choose in the identity category **MUST** contain your Social Security number, and the item you choose in the address category **MUST** contain your **current mailing address** of: **TERI LYNN HINKLE, 19 MOSSY CREEK TRL, MURPHY NC 28906-7728.**

**IDENTIFICATION (NAME OR SSN)**

- \*Birth certificate or Marriage certificate with current name
- \*Pay stub with complete U.S. Social Security number
- \*W2 form with complete U.S. Social Security number
- \*Valid Social Security Card

**Note:** A work permit only card is not valid proof of a SSN

**CURRENT ADDRESS**

- \*Driver's license
- \*Rental/lease agreement/house deed
- \*Mortgage statement or bank statement
- \*Utility bill (i.e. gas, cable, residential telephone bill)

To ensure that your request is processed accurately, please enlarge photocopies of any items that contain small print (e.g. driver's license, W2 forms, etc.). To avoid additional delays, keep in mind that if photocopies are not legible or contain highlighting, they may cause us to ask that you resubmit your request with more legible documents.

Please submit the requested identification/address information and this letter to the address below:

**Equifax Information Services LLC**  
**P. O. Box 105379**  
**Atlanta GA 30348-5379**

If you included payment in the form of a personal check, it has been shredded for your protection. If you included a money order it is being returned to you in a separate mailing. **Please include the correct payment with the new request.**

Thank you for the opportunity to assist you.

Equifax Information Services LLC

# EQUIFAX

**CREDIT FILE : September 19, 2017**  
**Confirmation # 7262108365**

Dear TERI LYNN HINKLE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

## **Were changes made to my credit report and what actions were taken?**

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- \* We request that the reporting company verify the accuracy of the information you disputed;
- \* We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- \* We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

## **How do I know that all of this is happening?**

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

## **What should I do if I do not agree with the results of the investigation?**

You have a few options:

- \* You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains medical information related to services provided or medical procedures, then you expressly consent to including this information in every credit report we issue about you.
- \* You may contact the company that reports the information to us and dispute it directly with them. If you would like written proof about your accounts (such as the original agreement), please contact your creditors directly.
- \* You may provide us additional information or documents (such as an identity theft report or a letter from the reporting company) about your dispute to help us resolve it by visiting our website <https://www.ai.equifax.com/CreditInvestigation/home.action>. You may also mail your documents to PO Box 740256, Atlanta GA 30348 or contact us by calling a Customer Representative at (888) 425-7961 from 9:00 a.m. to 5:00 p.m. Monday - Friday in your time zone.
- \* You may contact the Consumer Financial Protection Bureau or your State Attorney General's office about your issue or complaint against Equifax or the company reporting the information.

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TERI LYNN HINKLE  
19 MOSSY CREEK TRL  
MURPHY, NC 28906-7728

P. O. Box 105518  
Atlanta, GA 30348

**What else should I know?**

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.



**How should I read my dispute results?**

To better assist you with understanding the results of your dispute, please review the information below:

- \* If an item states "Deleted", we have removed it from your credit report and taken steps so it does not reappear.
- \* If an item states "Verified as Reported", the reporting company has certified it is reporting accurately.
- \* If an item states "Updated", we have updated one or more fields on the item based on information received from the reporting company.

***The Results Of Our Reinvestigation***

>>> **We have reviewed the current address. The results are:** The current address has been added/updated per the information you have supplied. **19 Mossy Creek Trl Murphy NC 28906**

***Notice to Consumers***

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.



\*\*\*314334935-017\*\*\*  
TransUnion LLC  
PO Box 805  
Woodlyn, PA 19094-0805



File Number: 314334935  
Page: 1 of 2  
Date Issued: 10/5/2017



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TERI LYNN HINKLE  
19 MOSSY CREEK TRL  
MURPHY, NC 28906-7728

Thank you for contacting TransUnion. Our goal is to maintain complete and accurate information on consumer credit reports. We have provided the information below in response to your request.

**Re: Disclosure Request - Proof of Current Mailing Address**

We have received your request for a copy of your TransUnion Credit Report. However, the current mailing address you provided is not listed in our records. In order for TransUnion to process your request and to protect the confidentiality of your credit report, please complete the attached form and submit verification of your current address. Acceptable forms of verification include copies of two (2) of the qualifying documents listed below.

If you would prefer, you may visit us online at [www.transunion.com](http://www.transunion.com) to view a copy of your credit report.

- Drivers License
- State ID Card
- Bank or Credit Union Statement
- Cancelled Check
- Government Issued ID Card
- Signed Letter from Homeless Shelter
- Stamped Post Office Box Receipt
- Utility Bills (Water, Gas, Electric, or Telephone)
- Pay Stub

When providing proof of your current mailing address please ensure that bank statements, utility bills, cancelled checks and pay stubs are recent and not older than 2 months. All state issued license and identification cards must be current and unexpired. PO Box receipts and signed letters from a homeless shelter should not exceed more than 1 year in age. Please note that electronic statement printed from a website cannot be accepted for proof of address.

If you have any additional questions or concerns, please contact TransUnion at the address shown below, or visit us on the web at [www.transunion.com](http://www.transunion.com) for general information. When contacting our office, please provide your current file number 314334935.

P.O. Box 1000  
Chester, PA 19016-2000



## Disclosure Request Form

To receive a copy of your credit report, please complete this form and attach proof of the required information before returning it to TransUnion Consumer Relations. If you wish, you may also use this form to purchase a credit score and have it sent with your credit report.

Name:	SSN:
Current Address:	Previous Address:
Other Name(s) Used:	Date of Birth :

### Proof of Current Address

Acceptable forms of Current Address verification include copies of two of the following documents that show your Current Address:

- a) Driver's license
- b) Utility bill
- c) Bank or credit union statement
- d) Cancelled check
- e) Signed homeless shelter letter
- f) Stamped post office box receipt
- g) Government issued ID
- h) State ID card
- i) Pay stub

### Proof of Social Security Number

Acceptable forms of Social Security verification include a copy of one of the following documents that shows your Social Security Number:

- a) Social Security card
- b) Letter from the Social Security Administration
- c) Military ID
- d) Medicaid or Medicare card

### Proof of Date of Birth

Acceptable forms of Date of Birth verification include a copy of one of the following documents that shows your Date of Birth:

- a) Birth certificate
- b) Driver's license
- c) Government issued ID
- d) Passport

### Important notes regarding acceptable forms of proof:

- Utility Bills, Bank or Credit Union Statements, Cancelled Checks and Pay Stubs must not be older than 2 months.
- P.O. Box Receipts and Homeless Shelter Letters must not be older than 12 months.
- We are unable to accept documents that contain a past expiration date as proof.
- Electronic statements printed from a website cannot be accepted as proof.

### Include Payment (if necessary)

If you would like to receive your TransUnion Consumer Credit Score in addition to the credit report, please provide additional payment.

TransUnion Credit Score - \$9.95

Check here ☐ to include credit score with credit report.

Check credit  
card type:

☐☐☐☐

Card Number:

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Expiration

Month/Year: \_\_\_\_ / \_\_\_\_

You may also pay by sending a check or money order, for the required amount, payable to TransUnion. Once payment is received, we will promptly send you a copy of your credit report (and score if applicable).

\*\*\*314334935-019\*\*\*  
TransUnion LLC  
PO Box 805  
Woodlyn, PA 19094-0805



File Number: 314334935  
Page: 1 of 2  
Date Issued: 10/18/2017

TransUnion<sup>tu</sup>

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MURPHY, NC 28906-7728

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card type:

☐☐☐☐

Card Number:

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Expiration

Month/Year: \_\_\_\_ / \_\_\_\_

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